

# Community Bank Advisory Council

Member Biographies

**Chairperson, Aubery L. Hulings** is the Vice President, Operations Manager of The Farmers National Bank of Emlenton. She has been with the organization for 18 years in various roles. Ms. Hulings has played an active role in the community serving on many committees and boards. She is a past Board Chair for the Butler County Chamber and currently a member of the Mortgage Bankers Association, Treasurer of the Knox Civic Club and board member of Keystone SMILES. Ms. Hulings has an Associates degree in Legal Business Studies and Bachelor's in Finance from Clarion University of PA. She is a graduate from the PA Bankers School of Compliance, School of Banking and Advanced School of Banking. Ms. Hulings has also received several awards during her career, including the Employee of the Year Award presented by the Chamber of Commerce, the Leadership Award and the Community Involvement Award from Farmers National Bank.

**Erik Beguin** is Founder, CEO, and President of Austin Capital Bank, a community bank and fintech innovator. He founded the bank to serve the needs of low and moderate income communities and develop unique products that help consumers retain and grow household wealth. Prior to founding Austin Capital Bank, he helped develop a commercial payments platform that was acquired by Bank of America and held positions with Procter and Gamble and KPMG. Beguin is an active member of his community having served on the Board for the American Red Cross of Central Texas, and volunteering for numerous community service organizations. Mr. Beguin is a member of the Community Depository Institution Advisory Committee for the Federal Reserve Bank of Dallas. He holds an MBA with distinction from the University of Michigan, Ross School of Business and graduated Summa Cum Laude from Luther College, where he was inducted into Phi Beta Kappa.

**Maureen Busch** serves as Vice President, Compliance and CRA Officer at The Bank of Tampa, a \$1.7 billion community bank. In this role, she is responsible for the Bank's regulatory compliance program. She has over 25 years of experience in bank regulatory compliance, consumer reporting compliance for a nationwide specialty consumer reporting agency and risk management. Previously, Maureen worked in various compliance leadership roles at organizations including FIS, Jon Campbell & Associates, Inc., PCB Bancorp, and Mercantile Bank. She earned a B.S. in Business Administration, with a concentration in Accounting, from the College in Saint Elizabeth in Morristown, New Jersey, and a Master of Accountancy from the University of South Florida. Maureen is a Certified Regulatory Compliance Manager (CRCM) and Certified Public Accountant (CPA). Maureen is actively involved in the Suncoast Bankers Compliance Association and serves on the Loan Committee of Solita's House, Inc., a Tampa-based CDFI.

**Patrick Ervin** serves as Executive Vice President of Independent Bank Corporation in Michigan. Independent Bank is a \$3.4 billion full-service community bank serving communities from large urban to "single bank" rural. He is responsible for the bank's Mortgage Department

and Independent Title Services, as well as Fair Lending, Compliance, CRA implementation and monitoring. He has been a leader in the mortgage and banking industries for 27 years in Metro-Detroit. Patrick served on the Fannie Mae and Freddie Mac Community Lending Advisory Boards. He led innovative partnerships which helped Detroit recover from the financial crisis. These partnerships led to a new type of loan called *The Detroit Home Mortgage* to serve low income homeowners and rebuild devastated neighborhoods. Patrick enjoys teaching classes for Junior Achievement; he has a passion for serving children in need through mentoring, foster parenting, and adoption. Patrick is a graduate of Adrian College in Adrian Michigan and holds a Bachelor's of Arts in Business.

**Shan Hanes** is the President/CEO of Heartland Tri-State Bank in Elkhart, KS and President/CEO of Elkhart Financial Corporation, a Bank Holding Company. Mr. Hanes has been the President/CEO and Compliance Officer for 11 years. Prior to this role, he worked as a Consumer Loan Officer and Information Technology Officer for 15 years. Heartland Tri-State Bank is a \$125 million bank located in Southwest Kansas serving rural customers as well as Ag farmers and ranchers with four branch locations.

Mr. Hanes is currently serving as Chairman of the American Bankers Association's Ag and Rural Banker Committee and serving on the Government Relations Committee. He chaired the Kansas Bankers Association Education/Human Resources committee and served as Division President of Kansas Bankers Association Ag Committee. Shan has also been active in his local community by currently serving as a board member of the USD 218 School District, Elkhart Youth Foundation, President of High Plains Health Foundation, Chamber of Commerce being named Man-of-the-Year in 2016, and Chair of Business Growth and Retention Committee along with numerous civic organizations within the community.

Mr. Hanes has testified before the House of Representatives Small Business Committee for Economic Growth Sub-Committee regarding Ag and Rural issues, U. S. Senate Agriculture, Nutrition and Forestry Committee regarding the 2018 Farm Bill, and U.S. Treasury in regards to Core Principles for Regulating the U.S. Financial System.

**Bruce Ocko** is Senior Vice President, Director of Mortgage and Consumer Lending for Bangor Savings Bank a \$4.6 billion community bank. His responsibilities include capital markets, sales, origination, processing, underwriting and closing functions throughout Maine, New Hampshire and Massachusetts for these business lines. He has been with Bangor Savings Bank for 5 years, and serves on the bank's Executive Leadership Committee. Bruce is a results-driven leader with 30+ years in the mortgage and consumer lending industry who is passionate about change management and the building and retention of high-performing sales, secondary and operational teams who are committed to providing exemplary customer experiences. He

previously held financial services leadership roles at Citizens Bank and Cambridgeport Bank and is graduate of University of Massachusetts, Amherst with a Bachelor of Business Administration.

**Heidi Sexton** is Executive Vice President, Chief Operating Officer responsible for oversight of Information Technology and Security, Compliance, Enterprise Risk Management, and Project Management. Heidi grew up in Banking, starting her career as a teller while in college. Upon receiving her BA in Accounting from the University of Wisconsin-Eau Claire, she moved to San Francisco and subsequently Seattle working as a Director for RSM McGladrey. Heidi joined Sound Community Bank in 2007 and previously served as the Vice President of Operations managing deposit, electronic, and lending operations. She currently holds a number of professional certifications including Certified Internal Auditor, Certified Regulatory Compliance Manager and is a graduate of the Washington Bankers Association's Executive Development Program. Heidi is passionate about providing financial education and serves as a volunteer and Board Member of Financial Beginnings, a non-profit that provides youth to adult programs at no cost.

**Valerie M. Quiett** serves as Senior Vice President/Chief Legal Officer/Corporate Secretary for M&F Bancorp, Inc. and its wholly owned subsidiary, M&F Bank. M&F Bank, founded in 1907, is a \$262 million community bank headquartered in Durham, North Carolina. Ms. Quiett is responsible for the Bank's regulatory compliance program and its legal matters. She also serves as the Bank's BSA Officer and CRA Officer. Ms. Quiett has been with the Bank since 2000 and has over thirty years of combined community bank operations, compliance, legal and corporate experience.

Ms. Quiett is involved in the community and formerly served on the Board of Trustees of Durham Academy and its Finance Committee and Diversity Committee. She currently serves on the Board of the North Carolina Coastal Pines Girl Scouts where she is First Vice Chair and a member of the Audit Committee.

Ms. Quiett received a B.S. in Business Economics from North Carolina A&T State University in Greensboro, North Carolina. She received her Juris Doctorate from North Carolina Central University School of Law in Durham, North Carolina. In addition, Ms. Quiett completed the North Carolina Bankers Association School of Banking.